

UNITED STATES BANKRUPTCY COURT
Eastern District of Michigan

COVER SHEET FOR AMENDMENTS

CASE NAME: Konstantinos Chrysochoidis
CASE NUMBER: 08-61988

The enclosed documents amend the petition, schedule, statement of financial affairs, statement of income and expenses, matrix or summary of assets and liabilities.

The purpose of this amendment is to:

- ☐ Add creditors to schedules(s) _____. How many? _____.
(Use second page of this form to list creditors added).
- ☐ **\$26.00 Amendment Fee.** This fee is required whenever you add creditors to a case, delete creditors, change the amount of a debt or change the classification of a debt. The fee is not required when correcting addresses of previously listed creditors. It is not required when new schedules are filed in a converted case.
- ☐ Correct the addresses of creditors already listed on the schedules and matrix previously filed. (Use second page of this form).
- ☒ Other: (Provide detail of Amendment) Amended Schedules I and J, Amended 2016(b) Statement of Attorney Compensation, and Amended Schedules, B, C, G, and D
- ☐ **Amend Schedules and list of creditors.** Schedules must be verified by the debtor(s).
- ☐ **Amend Matrix.** Please do not send a matrix adding creditors to a case unless you also send the amended schedules. Do not send a new matrix to correct an address. Use the second page of this form. Pursuant to L.B.R. 1007-2 & 1009-1 an amendment to a matrix filed by a debtor without an attorney must have a complete paper copy attached to this form. Electronic filers must upload creditors to the ECF system.

NOTE: LBR 1009-1(b) requires the debtor to serve a copy of the amendment and the cover sheet for amendments on the trustee and all other entities affected by the amendment.

CORRECTIONS AND ADDITIONS TO MAILING MATRIX

Use this section of the form to make corrections to the names and address of any creditors or parties in interest who are listed on the current matrix of the case.

NAME OF CREDITOR (As it now appears): _____
(Please print)

Previous address: _____ Please change to: _____

NAME OF CREDITOR (As it now appears): _____
(Please print)

Previous address: _____ Please change to: _____

NAME OF CREDITOR (As it now appears): _____
(Please print)

Previous address: _____

Please change to: _____

Use this section of the form to **IDENTIFY** creditors added to the schedules and matrix.

NAME OF CREDITOR (As it now appears): _____
(Please print)

Address _____

NAME OF CREDITOR (As it now appears): _____
(Please print)

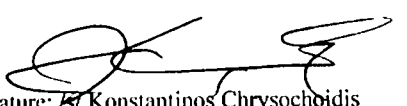
Address _____

FOR ADDITIONAL CHANGES COPY THIS SHEET AND CONTINUE

Signature:  /s/Michelle R. Hutton

Michelle R. Hutton (P71358)
24901 Northwestern Highway, Suite 444
Southfield, MI 48075
(248) 350-8220
mhutton@glmpe.com

I/We do hereby affirm under penalty of perjury that I/we have read the foregoing form, *Cover Sheet for Amendments*, and all pleadings and attachments thereto, and do hereby affirm that the information contained herein is true and accurate to the best of my knowledge, information and belief.


Signature: /s/ Konstantinos Chrysochoidis

Konstantinos Chrysochoidis, Debtor

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION

IN THE MATTER OF:

KONSTANTINOS CHRYSOCHOIDIS,

Debtor.

Chapter 13
Case No. 08-61988
Hon. Thomas J. Tucker

_____ /

STATEMENT OF AFFIRMATION

Debtor is amending: Schedules B, C, G, D, I, J, Statement of Attorney Compensation

I have read the attached documents and they are true and correct.

Dated: March 1, 2011

/s/ Konstantinos Chrysochoidis
Konstantinos Chrysochoidis, Debtor

In re Konstantinos ChrysochoidisCase No. 08-61988

Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash	-	20.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		University of Michigan Credit Union checking - \$2.00 savings - \$0.00	-	2.00
		Christian Financial Credit Union checking - \$1.00 savings - \$0.00	-	1.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Security deposit with landlord	-	650.00
4. Household goods and furnishings, including audio, video, and computer equipment.		Household goods and furniture	-	2,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		CDs, DVDs and books	-	50.00
6. Wearing apparel.		Clothing	-	500.00
7. Furs and jewelry.		Jewelry, watch, chain, etc.	-	300.00
8. Firearms and sports, photographic, and other hobby equipment.		Tennis rackets, bike and 35 mm camera	-	300.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Life insurance through employer - term	-	1.00
10. Annuities. Itemize and name each issuer.	X			

Sub-Total > 3,824.00
(Total of this page)

In re Konstantinos ChrysochoidisCase No. 08-61988

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401(k) through current employer	-	3,220.00
		Pension - not collectible	-	1.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

Sub-Total > 3,221.00
(Total of this page)

Sheet 1 of 2 continuation sheets attached
to the Schedule of Personal Property

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In re Konstantinos ChrysochoidisCase No. 08-61988Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Maserati	-	20,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		Dog	-	1.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total >	20,001.00
(Total of this page)	
Total >	27,046.00

Sheet 2 of 2 continuation sheets attached
to the Schedule of Personal Property

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(Report also on Summary of Schedules)

In re Konstantinos ChrysochoidisCase No. 08-61988

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPTDebtor claims the exemptions to which debtor is entitled under:
(Check one box)

- ☒ 11 U.S.C. § 522(b)(2)
☐ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds
 \$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter
 with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Cash on Hand</u>			
Cash	11 U.S.C. § 522(d)(5)	20.00	20.00
<u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u>			
University of Michigan Credit Union	11 U.S.C. § 522(d)(5)	2.00	2.00
checking - \$2.00			
savings - \$0.00			
Christian Financial Credit Union	11 U.S.C. § 522(d)(5)	1.00	1.00
checking - \$1.00			
savings - \$0.00			
<u>Security Deposits with Utilities, Landlords, and Others</u>			
Security deposit with landlord	11 U.S.C. § 522(d)(5)	650.00	650.00
<u>Household Goods and Furnishings</u>			
Household goods and furniture	11 U.S.C. § 522(d)(3)	2,000.00	2,000.00
<u>Books, Pictures and Other Art Objects; Collectibles</u>			
CDs, DVDs and books	11 U.S.C. § 522(d)(3)	50.00	50.00
<u>Wearing Apparel</u>			
Clothing	11 U.S.C. § 522(d)(3)	500.00	500.00
<u>Furs and Jewelry</u>			
Jewelry, watch, chain, etc.	11 U.S.C. § 522(d)(4)	300.00	300.00
<u>Firearms and Sports, Photographic and Other Hobby Equipment</u>			
Tennis rackets, bike and 35 mm camera	11 U.S.C. § 522(d)(3)	300.00	300.00
<u>Interests in Insurance Policies</u>			
Life insurance through employer - term	11 U.S.C. § 522(d)(7)	1.00	1.00
<u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u>			
401(k) through current employer	11 U.S.C. § 522(d)(10)(E) 11 U.S.C. § 522(d)(12) 11 USC 541(c)(2)	100% 100% 100%	3,220.00
Pension - not collectible	11 U.S.C. § 522(d)(10)(E) 11 U.S.C. § 522(d)(12) 11 USC 541(c)(2)	100% 100% 100%	1.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
2002 Maserati	11 U.S.C. § 522(d)(2) 11 U.S.C. § 522(d)(5)	3,225.00 51.00	20,000.00
<u>Animals</u>			
Dog	11 U.S.C. § 522(d)(5)	1.00	1.00

Total: 16,764.00 27,046.00

In re Konstantinos ChrysochoidisCase No. 08-61988

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C					
Account No. 0017355710 Beneficial PO Box 5233 Carol Stream, IL 60197-5233		2007/\$195.27 monthly/2 mos arrears/surrender Third Mortgage Personal residence 17579 Cambridge Blvd., Lathrup Village, MI 48076 Value \$ 150,000.00				14,698.00	14,698.00
Account No. 2186 Christian Financial Credit Union 18441 Utica Road Roseville, MI 48066		2010/\$457.96/mo, current Auto loan 2002 Maserati Value \$ 20,000.00				16,724.00	0.00
Account No. BMW Bank of North America PO Box 78066 Phoenix, AZ 85062-8066		Representing: Christian Financial Credit Union Value \$				Notice Only	
Account No. 07706567356 CitiMortgage, Inc. PO Box 183040 Columbus, OH 43218-3040	X	2006/\$315.09 monthly/2 mos arrears/surrender Second mortgage Personal residence 17579 Cambridge Blvd., Lathrup Village, MI 48076 Value \$ 150,000.00				27,274.00	22,332.00
Subtotal (Total of this page)						58,696.00	37,030.00

1 continuation sheets attached

In re Konstantinos ChrysochoidisCase No. 08-61988

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E	D E B T O R	H U S B A N D	W I F E	J O I N T	O R	C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 5837000081								2005/\$1,595.93 monthly/2 mos arrears/surrender					
Members First Mortgage, LLC 616 44th St. SE Grand Rapids, MI 49548								Mortgage Personal residence 17579 Cambridge Blvd., Lathrup Village, MI 48076				145,058.00	0.00
Value \$ 150,000.00													
Account No.													
Value \$													
Account No.													
Value \$													
Account No.													
Value \$													
Account No.													
Value \$													
Account No.													
Value \$													
Subtotal												145,058.00	0.00
(Total of this page)													
Total												203,754.00	37,030.00
(Report on Summary of Schedules)													

Sheet 1 of 1 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re Konstantinos ChrysochoidisCase No. 08-61988Debtor**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

The Apartments at Kirkway
8891 Christopher St.
Washington Twp., MI 48094

Apartment lease
\$1,319.00 monthly/current
Expires: 8/2010
Assume

In re Konstantinos Chrysochoidis

Debtor(s)

Case No. 08-61988**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$ <u>770.00</u>
a. Are real estate taxes included?	Yes <u> </u> No <u>X</u>	
b. Is property insurance included?	Yes <u> </u> No <u>X</u>	
2. Utilities:		\$ <u>43.00</u>
a. Electricity and heating fuel		\$ <u>0.00</u>
b. Water and sewer		\$ <u>0.00</u>
c. Telephone		\$ <u>48.00</u>
d. Other <u>Cable</u>		\$ <u>0.00</u>
3. Home maintenance (repairs and upkeep)		\$ <u>200.00</u>
4. Food		\$ <u>0.00</u>
5. Clothing		\$ <u>0.00</u>
6. Laundry and dry cleaning		\$ <u>0.00</u>
7. Medical and dental expenses		\$ <u>50.00</u>
8. Transportation (not including car payments)		\$ <u>0.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$ <u>0.00</u>
10. Charitable contributions		\$ <u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		\$ <u>0.00</u>
a. Homeowner's or renter's		\$ <u>0.00</u>
b. Life		\$ <u>0.00</u>
c. Health		\$ <u>0.00</u>
d. Auto		\$ <u>0.00</u>
e. Other <u> </u>		\$ <u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		\$ <u>0.00</u>
(Specify) <u> </u>		
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		\$ <u>458.00</u>
a. Auto		\$ <u>0.00</u>
b. Other <u> </u>		\$ <u>0.00</u>
c. Other <u> </u>		\$ <u>0.00</u>
14. Alimony, maintenance, and support paid to others		\$ <u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$ <u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$ <u>0.00</u>
17. Other <u> </u>		\$ <u>0.00</u>
Other <u> </u>		\$ <u>0.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$ <u>1,569.00</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$ <u>1,569.00</u>
b. Average monthly expenses from Line 18 above	\$ <u>1,569.00</u>
c. Monthly net income (a. minus b.)	\$ <u>0.00</u>